



OVERSEAS NEWS AND EMPLOYMENT

PASSPORT TO GLOBAL JOB OPPORTUNITIES



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Indian diaspora remittances hit record \$135bn in FY25

MUMBAI: Overseas Indians remitted a record \$135.46 billion last fiscal year. This marks a 14pc increase from the previous year. India has been the largest recipient of diaspora remittances for more than a decade now. The inflows have more than doubled in eight years — from \$61 billion in 2016-17. RBI data show that remittances accounted for over 10pc of the gross current account inflows of \$1 trillion during the fiscal year ended March 31. “The strong growth in remittances has persisted despite weakness in crude oil prices,” said GauraSengupta, chief economist at IDFC First Bank. “This is a result of rising share of the skilled labour force migrating to developed markets such as the US, UK and Singapore. As per RBI data, these three countries account for a 45pc share in total remittances,” she said, adding: “Meanwhile, the share of GCC countries has been reducing.” Oil prices often influence remittances from countries of the GCC. Moreover, India continues to remain one of the low-cost countries for sending US\$200. The other major sources of current account inflows are software services income and business services income, each crossing \$100 billion last year.

(Cont. on page-2)

Remittances to India will not be charged

ABU DHABI: Sending money from the UAE to India, Pakistan, the Philippines and three other countries via Emirates NBD DirectRemit service would remain free of charge, the major bank confirmed. This comes following an email sent by Emirates NBD to its clients informing them that starting Sept 1, 2025, customers will be charged Dh26.25 (inclusive of VAT) for international transfers made via the app or online banking, including those done through DirectRemit. In a statement, the bank spokesperson noted, “Emirates NBD remains committed to offering seamless and cost-effective banking solutions for our valued customers. As part of this commitment, Emirates NBD DirectRemit Transfers to India, Pakistan, Egypt, Sri Lanka, the Philippines, and the UK will continue to be offered free of charge to all Emir-”

(Cont. on page-2)

Social media vetting must for US visas

NEW DELHI: Outlining each visa adjudication as a “national security decision”, the US has asked applicants to share their social media usernames or handles of each platform they have used in the last five years. The US Embassy in India shared the information in a brief statement

(Cont. on page-2)

Emirates issues travel advisory in view of summer holidays

DUBAI: Emirates has issued a travel advisory for passengers flying out of Dubai International Airport between June 26 and June 30, urging them to arrive at least three hours before departure. The airline anticipates exceptionally high passenger volumes during this period, as summer school holidays drive a surge in travel. More than 30,000 daily departures are expected. To help ease the journey, travellers are encouraged to use the Emirates mobile app for check-in, take advantage of early baggage drop-off, opt for city check-in services at DIFC or choose home check-in options for added convenience. Emirates has released a travel notice for passengers departing from Dubai International Airport (DXB) between June 26 and June 30, warning of extremely high traffic due to the start of the summer holiday season and heightened regional concerns. With schools on break and family travel peaking, the airline expects daily outbound passenger numbers to exceed 30,000. To ensure a smooth journey, Emirates advises passengers to reach Dubai International Airport at least three hours before departure, clear immigration

(Cont. on page-2)

Demand for skilled professionals in UAE

DUBAI: The UAE job market is evolving in 2025, with strong demand for skilled professionals in construction, banking and tech, while job-seekers are increasingly focused on roles that offer growth and purpose. Hiring has slowed due to corporate tax pressures and global uncertainties. While sectors like transport and logistics show promise, overall job openings remain limited with tough competition and stagnant salaries. AI and

(Cont. on page-2)



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Social media vetting must for US visas

(Cont. from page-1) which also cautioned against "omitting" social media information as it could lead to "visa denial and ineligibility for future visas". The statement which was posted on X read: "Visa applicants are required to list all social media usernames or handles of every platform they have used for the last five years on the DS-160 visa application form. Applicants certify that the information in their visa application is true and correct before they sign and submit."

The communication continued: "Omitting social media information

could lead to visa denial and ineligibility for future visas." On June 23, the US Embassy had asked those applying for an F, M or J non-immigrant visa to switch the privacy settings of their social media accounts to "public" to facilitate vetting which, it said, was necessary to establish their identity and admissibility to the US under law. The embassy had also said that since 2019, the US has required visa applicants to provide "social media identifiers" on immigrant and non-immigrant visa application forms. F or M category is for student visas and J category for exchange

visitor visa. The embassy has also attached two related digital posters.

"Every US visa adjudication is a national security decision," read the caption on the top of a

poster followed by a note. The note read: "The US requires visa applicants to provide social media identifiers on visa application forms. We use all available information in

our visa screening and vetting." It comes against the backdrop of an immigration crackdown by the Trump administration in California's Los Angeles recently.

Indian diaspora...

(Cont. from page-1) fiscal year. Together the three (remittances, software and business services) accounted for more than 405 of the gross current account inflows.

"India's remittance receipts have generally remained higher than India's gross inward foreign direct investment (FDI) flows, thus establishing their importance as a stable source of external financing," noted a report by RBI staff on a survey of remittances. Besides,

they are a major source of funding for India's trade deficit. In FY25, gross inward remittances were nearly half (47pc) of the country's merchandise trade deficit of \$287 billion.

India has been the largest recipient of inward remittances, according to World Bank data. In 2024, Mexico was at a distant second position with inflows estimated at \$68 billion. China was third at an estimated \$48 billion.

Demand for skilled...

(Cont. from page-1) automation are reshaping roles, leading many companies to delay major hiring decisions until

Q4 2025 after corporate tax filings clarify plans for 2026.

Contrary to myths, summer hiring continues, sometimes increasing despite interview delays. UAE government jobs remain attractive for expats due to stability and benefits, with Dubai actively recruiting qualified candidates. The official portal dubai-careers.ae lists multiple vacancies, some offering salaries up to Dh50,000 per month.

In summary, demand is steady but hiring cautious, with government roles attracting expats and Dubai promoting diverse high-paying opportunities.

Emirates issues travel advisory...

(Cont. from page-1) no later than 90 minutes prior, and be present at the boarding gate a minimum of one hour ahead of their scheduled flight time. Travellers are also advised to prepare for potential traffic congestion en route to the airport, limited parking availability, and longer wait times at check-in and security.

Kerala set to host India's first wedding, MICEconclave



KTM President Jose Pradeep, Kerala Tourism Minister PA Mohamed Riyas, EM Najeeb, S Swaminathan, Baby Mathew Somatheeram and Abraham George at the press conference.

THIRUVANANTHAPURAM:- Kerala is ready to take the centre stage in India's booming tourism landscape with its first-ever wedding and MICE conclave, scheduled to be held from Aug 14-16, 2025, in

Kochi. Organised by the Kerala Travel Mart (KTM) Society in collaboration with the Department of Tourism, Government of Kerala, the conclave is poised to position the state as a leading glob-

al hub for destination weddings and MICE tourism.

Announcing the details at a press meet here, Tourism Minister Shri PA Mohamed Riyas shared that the

(Cont. on page-7)

Important UAE updates starting July

DUBAI: Once July begins, UAE residents can expect several important developments, including expanded visa-free travel options, a new policy to help quit smoking, flexible summer work schedules, Emiratisation compliance checks and the start of the school summer holidays. Staying informed will help residents make the most of these updates.

1. Visa-free travel to Armenia for UAE and GCC residents starting July 2025: Starting July 1, citizens and residents of Gulf Cooperation Council (GCC) countries, including the UAE, will be eligible for visa-free entry to Armenia for stays of up to 90 days within a 180-day period. This new rule applies to travellers who hold a valid GCC residency permit with at least six months' validity from the date of entry into Armenia. This policy expansion builds on Armenia's existing visa-waiver agreements:

UAE nationals have enjoyed visa-free access since 2017, followed by Qatari nationals in 2019 and Kuwaitis in 2022. The updated entry rules are expected to significantly ease travel for a wider segment of the GCC expat population.

2. UAE legalises tobac-

co-free nicotine pouches from July 29 to help smokers quit: In a move to support smoking cessation efforts, the UAE cabinet has approved the sale of tobacco-free nicotine pouches. These products deliver nicotine without tobacco or com-

(Cont. on page-7)

Remittances to India...

(Cont. from page-1) ates NBD customers."

This means nothing will change as there will be no fees for sending money to these six countries with a minimum transfer of Dh100 through the app via DirectRemit services.

The spokesperson continued, "Emirates NBD is expanding its DirectRemit offerings to over 30 new countries, enabling customers to benefit from near real-time transfers, as well as customers will no longer be charged any correspondent bank fees and will just be charged a nominal transfer fee of up to Dh26.25 (inclusive

of VAT).

"All other international transfers will also incur a nominal fee of up to Dh26.25. These charges will be effective Sept 1, 2025," the Emirates NBD spokesperson confirmed, adding, "Emirates NBD Private Banking, Priority Banking and Personal Banking Beyond customers will continue to enjoy free DirectRemit and International Transfers as usual." Customers only need an active UAE mobile number, a debit or credit card, and/ or an active UAE bank account with online banking access.

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FOREX RATES
As on 30th June 2025 (In rupees)

Currency	Buying	Selling
US Dollar	84.94	86.07
British Pound	116.45	118.17
Euro	99.2	101.32
Japanese Yen	58.9	59.86
Swiss Franc (CHF)	105.86	108.18
Canadian Dollar	61.83	63.23
Australian Dollar	55.29	56.54
Norwegian Krone	8.33	8.58
Swedish Krona	8.86	9.15
New Zealand Dollar	51.26	52.42
Hong Kong Dollar	10.68	11.01
Kuwaiti Dinar	286.1139	275.2273
Singapore Dollar	66.34	67.83
Saudi Arabian Riyal	22.36	23.07
United Arab Emirates	22.88	23.55

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Agatti Island

Day 02 Snorkelling Adventures

- Morning snorkelling excursion
- Afternoon at Coral Garden & Sapphire Sanctuary (Bodhi Point)



Lagoon Beach

Day 03 Kalpitti Trek or Water Thrills

- Trek Kalpitti Island & visit BeekkunjiPaara
- Optional glass-bottom boat ride or water sports (SCUBA, kayaking)
- Lagoon walk or beachcombing



Historical Museum

Day 04 Departure

- Breakfast & transfer to Agatti Airport for return journey



Snorkelling Adventures

GULF FAQs

Can I make structural changes to rented home?

I'm renting a two-bedroom apartment in Dubai and my two children currently share one of the rooms and I would like to divide their shared room into two separate spaces. I understand that structural modifications are generally not allowed in rental properties here. However, would it be legally allowed to install a non-permanent partition, like a gypsum board divider, that doesn't affect the apartment's structure? Please advise on the legality of this and whether any permissions are required for this type of modification?

In Dubai, tenants are prohibited from making any changes or carrying

out maintenance work in a rental property without first obtaining approval from the landlord and the relevant authorities, including but not limited to Dubai Civil Defence. This is outlined in Article 19 of Law No. 26 of 2007, which regulates the relationship between landlords and tenants in the emirate. The law states: "A tenant must pay the rent on its due dates and must maintain the Real Property in a good condition as a reasonable person would maintain his own property. Without prejudice to the tenant's obligation to carry out any restoration that is agreed upon or which is custom-

ary for tenants to undertake, the tenant may not make any changes or carry out any restoration or maintenance works in the Real Property without obtaining the permission of the landlord and the necessary licences from the competent official entities."

Additionally, if a tenant makes changes that compromise the property's safety or cause irreparable damage, the landlord may seek eviction even before the lease term ends. This is in accordance with Article 25 (1) (e) of Law No. 33 of 2008 Amending Law No. 26 of 2007 Regulating the Relationship Between Landlords and Tenants



in Dubai. "Where the tenant makes any change to the Real Property that endangers its safety in a manner that makes it impossible to restore the Real Property to its original state; or causes damage to the real property as a result of his deliberate act, or his gross negligence by failing to exercise due caution and

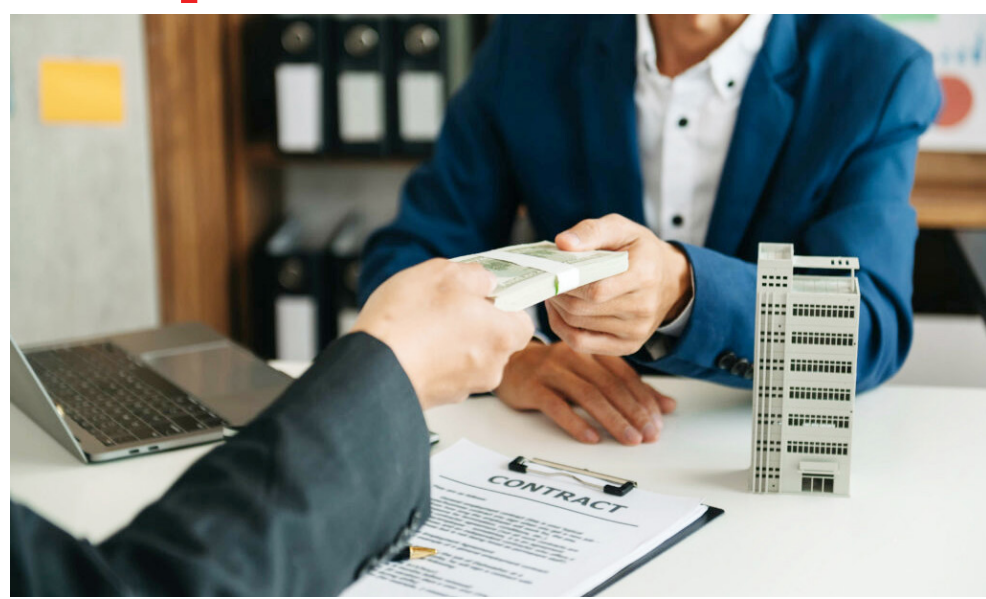
care or allowing others to cause that damage."

Based on the mentioned provisions by law, while you may want to divide the room with a non-permanent partition, you should get prior approval of the landlord and the competent government authorities, including but not limited to Dubai Civil Defence.

When should landlords refund security deposits in full ?

I am planning to move out of my Dubai apartment soon. I wish to understand the rules around the security deposit I had given when I moved in. Does the owner have the right to deduct anything from that amount? If so, what are the reasons for which he can do so?

In Dubai, a landlord may have to refund the security deposit collected from a tenant at the time of vacating a rented apartment under Article 20 of Law No. 26 of 2007 Regulating the Relationship Between Landlords and Tenants in the Emirate of Dubai, which states: "When entering into a rent contract, a landlord may collect from the tenant a security deposit for the purpose of maintenance of the real property upon the expiry of the rent contract. The landlord must refund this deposit or the balance thereof to the tenant



upon expiry of the rent contract."

It is an obligation of a tenant to hand over a rented property in good condition to a landlord at the time of vacating it except for reasonable wear and tear and for reasons beyond the control of a tenant.

This is in accordance with Article 21 of the Dubai Rent Law, which states: "Upon expiry of the term of the rent contract, the tenant must surrender possession of the real property to the landlord in the same condition in which the tenant received it at the time of entering

into the rent contract, except for ordinary wear and tear or any damage sustained due to the reasons beyond the tenant's control."

However, if the tenant caused certain damage to the property beyond reasonable wear and tear, the landlord may retain the security deposit in part or in full to rectify such damage caused by the tenant. If a tenant does not cause damage, a landlord should refund the security deposit in full in accordance with the provisions of the tenancy agreement between the tenant and the landlord.

Lending money for interest is a crime

I want to lend someone a sum of money, with the expectation that he will return it after a year. What is the appropriate guarantee to be taken, as I was informed that taking a cheque is insufficient to guarantee the debt and does not guarantee my rights? Am I legally entitled to receive interest on this loan?

You may sign (or engage a surety to sign) an executive document in front of the notary public, which can be executed directly in front of the court or take any real guarantee on a movable or immovable assets belongs to the borrower like the mortgage for any amounts or properties. Regarding interest, you are not entitled to take it because interest between natural people is considered usury and a criminal act according to Article 458 of the Federal Law Decree No. (31) of 2021 Promulgating

the Crimes and Penalties which states that (A penalty of imprisonment for a period not less than one year and a fine not less than Dh50,000 shall be imposed on any natural person who deals with another natural person by usury interest in any kind of civil or commercial transaction, whether such interest is express or latent.

Latent interest shall include any commission or benefit stipulated by a creditor, if such a commission or benefit has no corresponding real legal benefit or service provided by the creditor as a consideration.

A principal debt and latent interest may be proved by all means available. If the perpetrator takes advantage of the debtor's need, weakness or passion to commit the crime stipulated in this Article, this shall be considered an aggravating circumstance.

'Very Big' India trade deal coming soon, says Trump after China agreement

WASHINGTON: US President Donald Trump signaled the possibility of a major trade agreement with India, following the recent finalisation of a deal with China.

speaking at the "Big Beautiful Bill event" Trump described the ongoing efforts to secure beneficial trade arrangements, stating: "We have one coming up, maybe with India. Very big one. Where we're going to open up India."

The remarks come after Trump confirmed that the US had signed a new trade deal with China, reviving the Geneva framework that had previously stalled amid es-



calating trade tensions. According to the CNN report, the agreement includes the easing of export restrictions and a Chinese commitment to supply key resources such as rare earth elements. Trump, while emphasising that deals would not be struck with every nation, maintained that his administration prefers negotiated outcomes over imposing

steep tariffs. "We're not going to make deals with everybody. Some we are just going to send a letter, say thank you very much. You are to pay 25, 35, 45PC" he said.

Although he stopped short of revealing specifics, Trump's mention of India comes amid growing diplomatic and commercial engagement between the two countries. Earlier this month, US Secretary of Commerce

Howard Lutnick expressed optimism about a potential trade pact, saying a deal could be expected "in the not-too-distant future."

Adding momentum to these developments, India's Commerce and Industry Minister Piyush Goyal recently confirmed that both countries are working on a fair and equitable agreement. "PM Narendra Modi and President Trump met in Feb-

ruary and have decided to enter into a bilateral trade agreement which will be mutually beneficial," Goyal said, highlighting efforts to promote business, trade, and investment. The anticipated trade agreement is expected to expand economic ties between the world's largest democracies, both of which see each other as strategic partners in global trade, security, and innovation.

Important UAE updates starting July

(Cont. from page-2) bustion and are considered a cleaner alternative to smoking or vaping.

The approval falls under Cabinet Resolution No. (2) of 2025, which outlines technical regulations for nicotine pouches. These products contain nicotine, flavourings, sweeteners and plant-based fibres without smoke, vapour or odour. They are permitted for sale only if they meet specific safety standards set by the government.

3. Four-day working week begins for Dubai government employees: The "Our Flexible Summer" initiative returns this year for Dubai government employees, promoting work-life balance during the peak heat months. Running from July 1 to Sept 12, the scheme allows flexible working schedules while maintaining a standard five-day work week.

Each government entity can decide how to implement the initiative internally. It follows a successful pilot in 2024 and aims to improve employee well-being and productivity during the summer period.

4. UAE Emiratization

deadline July 1: MOHRE to begin compliance inspections of

private sector companies in the UAE with 50 or more employees are reminded to meet mid-year Emiratization targets by July 1. The Ministry of Human Resources and Emiratization (MoHRE) will begin compliance checks from this date. Employers must increase

the number of Emiratis in skilled roles by one per cent of their skilled workforce for the first-half of the year. Companies that fail to meet this requirement will face a fine of Dh9,000 per month for every unfulfilled position.

5. New health regulations for work, residency exams, and driving licences in Dubai: Starting at the end of July 2025.

Kerala set to host India's first...

(Cont. from page-2) conclave will serve as a strategic B2B networking platform for the integrated development of Kerala's tourism sector. "Kerala's breathtaking natural beauty, cultural richness and world-class infrastructure present an unmatched opportunity to tap into the booming wedding and MICE segment," the minister said.

With 360 domestic and 40 international buyers already registered and 65 sellers from the wedding and MICE sector on board, the conclave is gaining momentum. The inaugural session will be held at Grand Hyatt, Bolgatty Island, while the business meetings and exhibitions will unfold at Le Meridien, Kochi.

KTM President Jose

Pradeep and key members including EM Najeeb, S Swaminathan, Baby Mathew Somatheeram Abraham George were also present at the press conference. Highlighting the theme "Center Stage Kerala," Jose Pradeep emphasized that the conclave will unite wedding planners, conference organizers, luxury venues and hospitality providers under one roof to promote the state holistically. The event also promises training camps, expert-led seminars and an exhibition of destination wedding services—from floral décor to photography and catering—while showcasing Kerala's scenic wedding venues across Kochi, Munnar, Kumarakom, Kovalam, Wayanad and more.

Gulf Bank offers safe deposit box service at Kuwait Airport

KUWAIT CITI: As part of its ongoing commitment to providing integrated banking solutions that enhance customer experience and align with their modern lifestyles, Gulf Bank has announced the launch of its Safe Deposit Box service at its branch located in the Arrivals Hall – Terminal 1 of Kuwait International Airport. This makes

Gulf Bank the only bank offering such a service within the airport.

The new service provides travellers with a secure and convenient solution to store their personal or valuable belongings while abroad. It is particularly suited for individuals seeking reliable, short-term storage options during their time away from the country.

Saudi grants grace period to extend expired visit visas

RIYADH: The General Directorate of Passports (Jawazat) announced that it started implementing a new initiative allowing the extension of all expired visit visas—regardless of type or designation—for the purpose of final departure from Saudi Arabia.

The grace period began on 1 Muharram 1447 AH, corresponding to June 26, 2025 and the visa holders will have 30

days to regularise their status after paying all applicable fees and penalties to facilitate their exit from the Kingdom.

The initiative is accessible through the "Tawasul" service on the Ministry of Interior's "Absher" electronic platform. Jawazat urged all the concerned beneficiaries to take advantage of this limited-time opportunity before the expiry of the deadline.